

# UNITED STATES BANKRUPTCY COURT

Northern District of California (Oakland)

In re Patricia Maria Murillo  
Debtor

Case No. 13-40093  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Mortgage

Court claim no. (if known): \_\_\_\_\_

Last four digits of any number you  
use to identify the debtor's account: 4000

Date of payment change:

Must be at least 21 days after date of this notice

01/15/2015

New total payment:

Principal, interest, and escrow, if any

\$3,259.33

Uniform Claim Identifier: WFCMPP1340093CAN36054000

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$519.95

New escrow payment: \$973.28

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Darshana Shah Date 12/08/2014  
VP of Loan Documentation

Print: Darshana Shah Title VP of Loan Documentation

Company Wells Fargo Mortgage  
Address A/K/A Wachovia Mortgage  
4101 Wiseman Blvd  
San Antonio, TX 78251

Specific Contact Information:  
P: 210-624-5767  
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

614769-fcc96e67-c8ee-4315-90a8-0023e2a64335

# UNITED STATES BANKRUPTCY COURT

Northern District of California (Oakland)

Chapter 13 No. 13-40093

Judge: Judge William J. Lafferty

In re:

Patricia Maria Murillo

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on December 08, 2014, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Patricia Maria Murillo  
4791 Hillside Drive  
Castro Valley, CA 94546

Debtor's Attorney: Stan E. Riddle  
Law Offices of Stan E. Riddle  
2175 N California Blvd. ;805  
Walnut Creek, CA 94596

Trustee: Martha G. Bronitsky  
P.O. Box 9077  
Pleasanton, CA 94566

/s/ Bill Taylor

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Authorized Agent

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

TRISH M MURILLO  
4791 HILLSIDE DR  
CASTRO VALLEY CA 94546-1406

82

ANALYSIS DATE:  
09/29/2014

LOAN NUMBER:

PROPERTY ADDRESS:  
4791 HILLSIDE DR  
CASTRO VALLEY CA 94546

YOUR HOME LOAN PAYMENT MAY BE CHANGING - THIS STATEMENT WILL HELP YOU UNDERSTAND WHY

This annual disclosure statement is required by Federal law and provides a detail summary of activity related to your escrow account. At your request we maintain an escrow account that is used to pay items such as your property taxes, insurance premiums, and/or mortgage insurance. If you have questions about this statement, please refer to the enclosed guide.

1 YOUR HOME LOAN PAYMENT

This section provides a breakdown of both your current and new payments, including the minimum payment, total escrow payment, and repayment of any shortage that may exist (or credit for an overage of less than \$50). Please refer to Section 3 for an explanation of how your new escrow payment amount was calculated. If your loan is an adjustable rate mortgage, an additional payment may occur on the anniversary of your loan. Refer to your billing statement for additional payment options.

	NEW MONTHLY HOME LOAN PAYMENT	CURRENT MONTHLY HOME LOAN PAYMENT
Minimum Payment	\$2,286.05	\$2,135.58
Escrow Payment	\$553.04	\$509.34
Shortage Payment or Overage Credit	\$420.24	\$ .00
Credit Life and/or Disability Payment	\$ .00	\$ .00
Other	\$ .00	\$ .00
TOTAL MONTHLY PAYMENT	\$3,259.33	\$2,644.92
NEW PAYMENT EFFECTIVE DATE	01/15/15	

2 ESCROW SHORTAGE

Your escrow account has a shortage. You have three options for repaying the shortage:

- You may use the escrow shortage remittance form attached below to make a full shortage payment of \$5,042.87. This option will reduce your total home loan payment by \$420.24 and will provide the lowest monthly payments.
- You may use the remittance form attached below to pay a portion of the shortage. This option will reduce your escrow shortage by the amount you pay. Any remaining shortage will be spread over 12 months.
- You may choose not to pay any portion of the shortage amount at this time, in which case no action is required. The shortage amount has been spread over 12 months and included in your new monthly home loan payment. Please disregard the remittance form attached below.

3 ANTICIPATED ESCROW ACCOUNT DISBURSEMENT AND NEW ESCROW PAYMENT AMOUNTS FOR THE NEXT 12 MONTHS

This section shows the property tax amounts and/or insurance premiums we anticipate we will collect for and pay on your behalf during the next 12 months. The dollar amount shown may reflect the last amount actually paid for each item or we may project the next amount due, as allowed by Federal law (See Section 5 for an explanation of escrow account projection). Insurance and tax payments are disbursed before their due date to allow for mailing and processing time at the tax office or insurance company.

ESCROW ITEM	YEARLY DISBURSEMENT AMOUNT	NEW MONTHLY ESCROW PAYMENT AMOUNT
Mortgage Insurance	\$0.00	\$0.00
Taxes	\$6,636.42	\$553.04
Insurance	\$0.00	\$0.00
TOTAL PAYMENTS FROM ESCROW	\$6,636.42	\$553.04

Your new monthly escrow payment amount is calculated by dividing the yearly disbursement amount over 12 payments.

Name: TRISH M MURILLO

Loan Number

Make your check payable to Wells Fargo Home Mortgage and write your loan number on the memo line of your check.

Wells Fargo Home Mortgage  
P.O. Box 659568  
San Antonio, TX 78265-9568

Escrow Shortage Payment Options:

- ☐ Full shortage payment of \$5,042.87  
Reduces escrow payment by \$420.24 and provides the lowest payment.
- ☐ Other shortage payment: \$  
Reduces escrow shortage by the amount you pay. Any remaining shortage will be spread over any remaining term.

## 4 IMPORTANT INFORMATION

Should you have any questions or need additional information, please contact our Customer Service Center at 800-642-0257, extension 33676. A representative is available to assist you Monday through Friday, 8:00 a.m. to 8:00 p.m., and Saturday, 8:00 a.m. to 5:00 p.m., Central Time.

This statement is for informational purposes only. Please be advised that Wells Fargo Home Mortgage may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wells Fargo Home Mortgage is exercising its right against the property and is not attempting to hold you personally liable on the Note.

## 5 YOUR ESCROW ACCOUNT PROJECTION FOR THE NEXT 12 MONTHS

This section lists a 12 month running escrow balance to determine the appropriate target balance and to determine if a shortage or overage exists. All anticipated payments into escrow and disbursements from escrow are included along with the projected escrow account balance, derived by carrying forward your current actual escrow balance. **Please refer to Section 3 for an explanation of how your new escrow payment amount was calculated.**

PAYMENTS INTO ESCROW		DISBURSEMENTS FROM ESCROW					ESCROW ACCOUNT BALANCE	
MONTH/ YEAR	PROJECTED	MORTGAGE INS	PROPERTY TAXES	FLOOD INS	HAZARD INS	OTHER INS	PROJECTED	REQUIRED
							\$4714.75-	\$1659.09
01/15	\$553.04						\$4161.71-	\$2212.13
02/15	\$553.04						\$3608.67-	\$2765.17
03/15	\$553.04		\$3318.21				\$6373.84-	\$0.00
04/15	\$553.04						\$5820.80-	\$553.04
05/15	\$553.04						\$5267.76-	\$1106.08
06/15	\$553.04						\$4714.72-	\$1659.12
07/15	\$553.04						\$4161.68-	\$2212.16
08/15	\$553.04						\$3608.64-	\$2765.20
09/15	\$553.04						\$3055.60-	\$3318.24
10/15	\$553.04						\$2502.56-	\$3871.28
11/15	\$553.04		\$3318.21				\$5267.73-	\$1106.11
12/15	\$553.04						\$4714.69-	\$1659.15
TOTAL	\$6636.48		\$6636.42					

Wells Fargo Home Mortgage does not collect or require a cushion in your escrow account. We require that your escrow balance be \$.00 at the end of March 2015. We project your escrow account balance will be \$6,373.84- at that time. This means you have a shortage of \$6,373.84-. This shortage amount has been adjusted to \$5,042.87- as it assumes the pre-bankruptcy escrow shortage of \$1,330.97 will be cured through the bankruptcy plan. Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

## 6 YOUR ESCROW ACCOUNT HISTORY FOR THE PAST 12 MONTHS

The following is a statement of actual activity in your escrow account from \_\_\_\_\_ through \_\_\_\_\_. The information below provides a summary of what we projected would occur compared to what actually occurred in your escrow account.

[illegible]

\* - An asterisk (\*) shows a difference between what actually occurred and what was anticipated. A difference can be due to an increase or decrease in the amount of an escrow bill or due to the disbursement of funds on a date other than originally anticipated.

**E-** The letter "E" beside an amount indicates the payment or disbursement has not yet occurred but is estimated to occur as shown.

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[illegible]

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